1 918120 Siri

SDCBB-407

IV Semester B.B.A. Degree Examination, June / July - 2026

(SEP Scheme)

BUSINESS ADMINISTRATION

Banking, Financial Markets and Services

Paper - 4.7

Time : 3 Hours **Maximum Marks : 80**

***Instructions* :**

Answers should be written completely in English only.

SECTION - A

Answer any Five sub-questions. Each sub-question carries 2 marks. (5×2=10)

1. a) What is current account?

   b) Name any two types of financial services.

   c) Expand the terms:
      i) RRB
      ii) NEFT

   d) What is Equity Share?

   e) Define operating leasing.

   f) Name any two types of banks in India.

   g) Give the meaning of venture capital.

SECTION - B

Answer any Three questions. Each questions carries 6 marks. (3×6=18)

2. Discuss the importance of money markets in India.

3. Explain the objectives of a commercial bank.

4. Explain any three deposit products.

5. What is primary market? Differentiate between primary and secondary market.

6. Write a short note on credit rating.

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SECTION - C

Answer any Three questions. Each question carries 14 marks. **(3×14=42)**

7. Discuss in detail the role of the Indian financial system in economic development.

8. Give the meaning of a bank and discuss the types of banks in India.

9. Explain digital payment systems in detail and discuss their significance in modern banking.

10. Explain money market instruments in detail.

11. Discuss the advantages and disadvantages of hire purchase for businesses.

SECTION - D

Answer any One of the following question. This question carries 10 marks. **(1×10=10)**

12. **Case Study:**

a) The Indian financial system plays a crucial role in the growth and development of the economy. It consists of financial institutions, financial markets, financial instruments, and regulatory bodies. In recent years, India has witnessed the expansion of organized financial markets, both in the capital and money markets, and the growth of non-banking financial companies. Regulatory institutions like RBI and SEBI have strengthened financial stability. Financial intermediation has increased, with banks, mutual funds, and insurance companies mobilizing savings and channeling them into productive investments. Mr. Ramesh, a new investor, wants to invest in the Indian financial system but is confused about where to start. He wants to understand how the financial system works, what role banks play in mobilizing savings, and how the capital and money markets operate. He also wants to know how regulatory institutions ensure safety and transparency in financial markets.

1. Explain the structure of the Indian financial system and its key components. Describe the role of financial institutions in mobilizing savings.
2. Discuss the functions of financial markets in channeling funds to productive sectors.

(OR)

b) Discuss the role of banks in Economic Development.